**UndocuCareer Guide**

**An Overview over Employment and Career Options for**

**DACA and Undocumented Students**

***Metropolitan State University***

**This guide utilizes some information from these sources and does not constitute legal advice. Consult with attorneys or HR professionals if you are not sure about information presented in this document!**

*MSU Denver’s Classroom-to-Career Hub*

<https://www.msudenver.edu/classroom-to-career-hub/>

UCSB’s *Undocumented Students Career Guide* https://career.ucsb.edu/communities/undocumented-students/get-hired/#paragraph--type--book-blade

Immigrants Rising’s *Life after College: A Guide for Undocumented Students*

<https://immigrantsrising.org/resource/life-after-college/>

Immigrants Rising entrepreneurship resources:

https://immigrantsrising.org/resources/?\_sft\_topics=entrepreneurship

#Undocuhustle is a brief video introduction to undocumented entrepreneurs across the U.S.: https://immigrantsrising.org/resource/undocuhustle-video/



For questions, suggestions, or concerns regarding this guide, please contact [MSU Denver’s Immigrant Services Program](https://www.msudenver.edu/immigrant-services/). A digital copy of this guide can be found [here](https://msudenver.edu/dreamer-zone/resources/).

**Content**

**1. Gaining professional experience (p. 3)**

Internships & fellowships

Pay for internships

Networking & building a community

Interviewing skills

Service Learning and Undergraduate Research

**2. MSU Denver Classroom-to-Career Readiness Plan and Resources (p. 5)**

**3. Graduate / Professional Schools (p. 7)**

Choosing the right program

Graduate/professional school funding – public & private universities

Entrance exams & the personal statement

**4. Earning an income with or without DACA (p. 9)**

Employers want YOU!

Earning an income with DACA

Earning an income without a social security number

Should I disclose my immigration status to a potential employer or client?

**5. Working as an independent contractor in CO (p. 11)**

Applying for and using an ITIN

Paying Taxes

**6. Starting your own business (p. 12)**

What is the difference between EIN and ITIN?

**7. Local resources and organizations (pg. 13)**

Finding support for small businesses and entrepreneurs

**8. Colorado driver’s license for Dreamers (p. 14)**

**9. Professional licenses in Colorado (p. 15)**

**10. Loans for Dreamers (p. 16)**

Can I get a loan without a social security number?

**11. Unemployment benefits for DACA recipients (p. 16)**

**1. Gaining Professional experience**

**Internships & fellowships**

*“Internships help you understand and evaluate whether or not what you are doing is what you really want to do. You don’t want to spend four years in school and end up doing nothing related to it. Apply for anything, any piece of experience counts. Even if it is not related, it will give you an insight as to what you can potentially be doing. Also, get to know different people from different engineering fields even if they are not in your field—networking is key! All my engineering jobs came out of networking…One of my professors worked in an engineering firm, and through him I was able to get an internships as soon as I graduated from college—as a matter of fact, I began work the Monday after I graduated!”*

(Alejandro Mendoza, B.S. Civil Engineering, Santa Clara University; qtd. in Immigrants Rising’s [*Life After College*](https://immigrantsrising.org/wp-content/uploads/Immigrants-Rising_Life-After-College.pdf) guide)

Finding an internship in your field of study provides real-world experience at a business, governmental agency, or non-profit organization, and is an effective way to improve your resume and experience in the field. (Potential employers will look both at your experience and your college degree.) Similarly, a research internship allows you to do research or provide research assistance at a university or alongside other academics and is a good way to prepare and be a desirable applicant for graduate school. Last, a fellowship “provides entry into a first job or career change, fund international work experiences, cultivate emerging leaders and change-makers, and support self-designed projects and social enterprises. Professional fellowships are funded by a wide range of organizations including foundations, non-profit organizations, government agencies, universities, media, and corporations” (<https://idealistcareers.org/fellowships-3-reasons-exceptional/>). To find internship or fellowship opportunities, please visit the [Classroom-to-Career Hub](https://www.msudenver.edu/classroom-to-career-hub/) (303-615-1333) or search for internships through MSU Denver’s Career Link portal: <https://www.msudenver.edu/classroom-to-career-hub/career-readiness/jobs-internships/career-link/>.

**Pay for Internships**

 Internships can be for hourly pay, stipends, or unpaid. If the internship is unpaid, there should be no employment paperwork and your immigration status should not be an issue; there may however be internships. If there is pay of any kind, the internship will be treated as an employment situation and you will be asked to provide proof of legal status to work. Typically this will not happen until after they make you a job offer. If you see an internship that you are interested in applying for, *then the best thing to do is to apply and once you have amazed them, then you can discuss the possibility of not getting paid or getting paid through other means* [such as independent contractor work, see section 4]*, all without having to disclose status”* (Immigrants Rising’s [*Life After College*](https://immigrantsrising.org/wp-content/uploads/Immigrants-Rising_Life-After-College.pdf)).

Some useful internship resources can also be found here:

* Cornell University’s [Resources for Undocumented Students, Scholarships, Grants & Internship](https://latino.cornell.edu/scholarship-internship-resources)
* [UCLA Dream Resource Center](https://www.labor.ucla.edu/what-we-do/dream-resource-center/)
* HACU’s [National Internship Program](https://www.hacu.net/hacu/Corporate_HACU_Internship_Program.asp)
* Immigrants Rising’s [fellowship opportunities](https://immigrantsrising.org/leadership-opportunities/fellowships/)

You may also be able to get academic credit for your internship at MSU Denver. For credit, the internship must be related to your major or minor, although many departments are flexible in their policies. The Classroom to Career Hub can help you determine the credit policies for your department.

**Service Learning or Volunteer Work**

 Service learning classes are classes that incorporate a real-world hands-on project as part of the class. The project is related to the topic of the class and can provide you with experience that can go on your resume. Many students are offered internships or jobs after working with a community organization through a service learning project. At MSU Denver, there are classes that are designated service learning so that you can seek out these classes. Service learning is an attribute on Banner. You can look for the SL or SV LN in the class name. You can learn more about service learning at https://www.msudenver.edu/programs/service-learning/.

Volunteer work or community leadership will also help you develop skills that will enhance your skills and help you develop a network in the community.

**Networking & building a community**

Meeting fellow students and professionals in your field of study is important – they will tell you about internships, open positions, stipends or scholarships, or graduate programs that seek out and support undocumented students. Good opportunities are career fairs, conferences, or campus visits by local employers. Check in regularly with the [Classroom-to-Career Hub](https://www.msudenver.edu/classroom-to-career-hub/) or your academic department about such events.

Also, mentors or professionals in your field of study will happily tell you about their pathway into their current job. Here are some good questions to ask them:

*“What advice do you have for a person entering this field?”*

*“What do people often misunderstand about the work you and your colleagues do?”*

*“What was hard or unexpected in your career?”*

*“How has the field changed in the last 10-20 years? What changes might happen in the next decades?”*

*“How can I prepare for a career in this field while earning a degree? What additional skills will make me stand out from other college graduates?”*

To find a community of college students who, like you, will soon enter the workforce, make sure to connect with MSU Denver’s student organization RISE (rise@msudenver.edu), a community of DACA, undocumented, and refugee students. Along with [United Leaders of Higher Education](https://www.facebook.com/ULHE.Colorado/) and [Dreamers United](https://www.facebook.com/groups/DenverDreamersUnited/) – two other student organizations on the Auraria Campus – this group can help you build connections to other DACA and undocumented students who will become an important network of professionals for you after graduation. Also, there are many organizations that aim to improve access to well-paying jobs for DACA and undocumented college graduates; one such group is the [Dreamer Jobs Facebook Group](https://www.facebook.com/groups/1677349129190255/).

**Interviewing skills**

Whether for a job, internship, or graduate program, good interview skills are important and can be practiced. Practice or mock interviews are a great way and will help you review good answers to difficult questions – find a mentor, professional or supervisor in your field, or counselor with MSU’s [Classroom-to-Career Hub](https://www.msudenver.edu/classroom-to-career-hub/) https://www.msudenver.edu/classroom-to-career-hub/career-readiness/ to practice interviewing skills. Ask for feedback and how you can improve, and keep practicing until you feel comfortable.

**Important:** You are not required to disclose your immigration status during an internship interview, although you may be required to provide a social security number to show that you are authorized to work in the U.S. If you do not have a social security number and are asked for one, simply ask to provide one at a later point – this is a common request.

Classroom to Career Hub: https://www.msudenver.edu/classroom-to-career-hub/career-readiness/

303-615-1333, C2Hub@msudenver.edu

**2. MSU Denver Classroom-to-Career Readiness Plan and Resources**

|  |  |
| --- | --- |
|  | **EXPLORE** |
| Description | *Learn about self and how it corresponds to career choice; explore occupations* |
| Steps | * Fulfill general studies requirements
* Brainstorm your personality traits, values, and interests
* Speak with professors, mentors, family, friends about industry options
* Make an appointment with and Exploratory Advisor or Career Counselor
* Take [career assessments](https://www.msudenver.edu/c2hub/studentsalumni/careerreadiness/assessments/) https://www.msudenver.edu/classroom-to-career-hub/career-readiness/explore/ (scroll down) such as:
	+ Myers-Briggs Type Indicator® (MBTI)
	+ Strong Interest Inventory®
	+ CliftonStrengths for Students
	+ O\*Net Interest Profiler <https://www.mynextmove.org/explore/ip>
 |
| Resources | Research career options:FirstHand: <https://msudenver.firsthand.co/> O\*Net: <https://www.onetonline.org/>MSU Denver Majors and Careers: <https://www.msudenver.edu/classroom-to-career-hub/career-readiness/explore/> |
|  | **ENGAGE** |
| Description | *Develop a career strategy, learn from professionals & gain hands-on experience* |
| Steps | * Take classes in your major
* Gain hands-on experience out of the classroom
	+ On-campus employment
	+ Off-campus employment
	+ Internships
	+ Research
	+ Student organizations
	+ Professional associations
	+ Job shadowing
	+ Volunteering
* Start building your resume
* Meet with
	+ Faculty during office hours or make an appointment
	+ Academic Advisors
	+ An alumni or peer mentor
 |
| Resources | Attend events:<https://www.msudenver.edu/events/>Check out [Career Link](https://www.msudenver.edu/classroom-to-career-hub/career-readiness/jobs-internships/career-link/) (through Student Hub)Join the Alumni mentorship program: <https://msudenver.firsthand.co/> Gain additional skills:<https://msudenver.edu/linkedin-learning/><https://www.msudenver.edu/skillslab/> |
|  | **ELEVATE** |
| Description | *Prepare job search materials and professional**image and connect with employers* |
| Steps | * Update your resume
* Draft a cover letter
* Network by asking for informational interviews
* Make a LinkedIn, make connections, stay active
* Identify job industries or titles you are interested in applying for
* Stay organized by saving job descriptions
* Meet with a Career Advisor
* Prepare for interviews, brainstorm questions and answers, schedule a mock interview
* Attend Career Fairs, Now Hiring Events, Interviews
 |
| Resources | Check out these [Quick Tip](https://msudenver.sharepoint.com/%3Af%3A/r/sites/JobSearchMeetUp/Shared%20Documents/Quick%20Tips?csf=1&web=1&e=FV1dnM)s:* Cover letters
* Grad school
* Illegal questions
* Informational interviewing
* Interviewing, video interviewing
* Job hunting, online job hunting
* Preparing for a job fair
* Resume and resume verbs

Have your resume reviewed: <https://www.vmock.com/msudenver>  |

To discuss *your* career readiness plan, [request an appointment on Career Link](https://shibboleth-msudenver-csm.symplicity.com/sso/) or contact the C2 Hub to schedule an appointment with a Career Advisor.

Call: (303) 615-1333 | Email: C2Hub@msudenver.edu

**3. Graduate / Professional Schools**

Graduate schools offer master’s degrees (1-2 years full-time) or Ph.D. degrees (5 years and more), and the coursework is only focused on the specific academic field you are interested in. The emphasis is on rigorous research, lengthy reading and writing assignments, and collaborative, in-depth projects with your “cohort”, or classmates. Professional schools – specifically law and medical school – focus on teaching you how to practice a certain profession and are often more expensive and more difficult to finance than law school. (More on funding for graduate and professional schools below.) Last, vocational schools train electricians, mechanics, or professional chefs – those degrees are usually more affordable than graduate or law/medical school and can often be completed in a shorter amount of time. Classroom to Career Hub provides graduate school advising. [Request an appointment on Career Link](https://shibboleth-msudenver-csm.symplicity.com/sso/) or contact 303-615-1333, C2Hub@msudenver.edu

**Choosing the right program**

When choosing a school and program to attend, whether professional or graduate school, consider these important questions (adapted from E4FC’s *Life after College Guide*):

*“Why are you going in the first place? Is it to enhance your knowledge in a specific subject/topic? Is it to improve your future employability? Is it required in your field of study/work? Do you meet the academic requirements of this program? Do you need to take the GRE, GMAT, MCAT, LSATs or any other entrance exam? If so, what scores are they looking for? How big of a graduate program are you looking for? Is mentorship and guidance important to you? Will research and assistantship opportunities be open to you? Are there any student graduate support groups that will help you through the program? Where do students publish, get exposure to conferences, and become acquainted with opportunities of employment from ‘X’ college? Is this university and the local community supportive of undocumented students?”*

Choosing the right program should take time, thought, and ideally also meetings with other graduate students currently in the program, a professor, or the department chair. Such meeting requests are common – but make sure to come prepared with questions.

**Graduate/professional school funding – public & private universities**

Nearly all funding for public graduate or professional schools will come in the form of scholarships, stipends, or research or teaching assistantships, and in many states, those funds come from the state or federal government, and may not be available to undocumented students in most states. DACA students are eligible, however, to work for universities as research or teaching assistants. It is important to check on funding options before you apply at a program of your choice, as these can differ greatly. The University of California system, with its many different campuses, has for example developed the [Dream Resource Center](https://www.labor.ucla.edu/what-we-do/dream-resource-center/) that will assist you financially and connect you to excellent professional opportunities during and after graduate school.

While private schools often cost a lot more, they can also offer bigger stipends or financial aid – one example of a private school that has been supportive of Dreamer students is [Loyola’s Stritch School of Medicine](https://ssom.luc.edu/daca/). Likewise, [Brown University](https://www.brown.edu/campus-life/support/first-generation-students/resources-0/undocumented-and-daca-student-initiative) and [Pomona College](https://www.pomona.edu/administration/pre-health/explore/undocumented-and-dacamented-student-resources) developed programing, policies, and financial assistance for Dreamers, and other private schools have also begun to recognize the academic potential of DACA and undocumented college students.

**Entrance exams & the personal statement**

Standardized tests such as the GRE, MCAT, GMAT, or LSAT are usually – but not always – a requirement for graduate school; to prepare, you can choose to enroll in (very expensive!) courses or prepare yourself with up-to-date books and practice tests. At MSU Denver, you can use the free Tutoring Center to get help for difficult test prep questions. Many college students receive high scores on graduate school entry exams without attending any prep courses. Information about fee waivers for Dreamers can be found [here](https://www.lsac.org/lsat/lsat-dates-deadlines-score-release-dates/lsat-fees-refunds/fee-waivers-lsat-credential).

Many graduate programs will also require that you write a Personal Statement or Statement of Purpose, which you should write very carefully and revise often with help from writing tutors, professors, or other academic professionals. At MSU, the Tutoring Center, Writing Center, and Immigrant Services Program will all help you develop, write, and review your application essay.

**Q: Should I disclose my undocumented status in the Personal Statement?**

According to E4FC’s *Life after College: A Guide for Undocumented Students*: *“This is a very common question, and ultimately it is a matter of personal choice. You may choose to disclose your status in order to discuss its impact on your life. It is important to familiarize yourself with the program so that you can feel comfortable with your decision. It is also critical that you establish a comfortable relationship with an admissions officer, faculty member, or staff representative of your desired institution who may be able to vouch for you in the end. Regardless of whether you disclose your undocumented status, the most effective personal statements are the ones that are most open and sincere about goals, motivations, experiences, and passions.”*

*“My undocumented status was always a centerpiece*

*of my personal statements, and I always figured that if a school was not willing to accept me because of my status then it wasn’t a school I would be comfortable at anyway.”* (Perla Flores, B.A. Hispanic Languages & Bilingual Issues, U.C. Berkeley, M.P.H. Candidate, San Francisco State University, qtd. in Immigrants Rising’s [*Life After College*](https://immigrantsrising.org/wp-content/uploads/Immigrants-Rising_Life-After-College.pdf) guide)

**Offices on campus that can help with résumés or cover letters:**

Classroom-to-Career Hub: https://www.msudenver.edu/classroom-to-career-hub/

Tutoring Center: https://www.msudenver.edu/tutoring/ 303-615-1919

Writing Center: https://www.msudenver.edu/writing-center/ 303-615-1888

Immigrant Services Program: https://www.msudenver.edu/immigrant-services/ 303-615-5390

**4. Earning an income with or without DACA**

An employer in the U.S. is not allowed to hire individuals for work if they are not lawfully authorized to work in the U.S.; there are, however, legal ways to earn money in the U.S. even without using a social security number. It is your responsibility to pursue the best option and to follow the law, and if you are unsure of your situation or your options, please make sure to consult with immigration attorneys or legal support organizations in your area. (Contact information for such organizations is provided at the end of this section.) Also, the [Classroom-to-Career Hub](https://www.msudenver.edu/classroom-to-career-hub/) offers extensive career assessments, employment and resume-writing workshops, as well as on-campus recruiting events and access to the [MSU Denver Career Link](https://www.msudenver.edu/classroom-to-career-hub/career-readiness/jobs-internships/career-link/), where you can post your resume, search for jobs, stay informed on upcoming career events, and much more.

**Employers want YOU!**

Many employers and companies know that DACA and undocumented college graduates have already overcome immense challenges to succeed in college – lack of financial aid, being the first in their families to attend university, working multiple jobs while taking care of families, attending part-time for many years. They know that your education has taken hard work and perseverance, that you are likely to speak two or more languages, or that you can navigate different cultures with ease. The University of Pennsylvania has even [collected a list of employers](https://www.vpul.upenn.edu/careerservices/DACAemployers.php) that have stated that they are specifically interested in working with Dreamer graduates. Many Denver-area employers, such as [Arrow Electronics](https://www.arrow.com/en/careers/careers-at-arrow), frequently work with MSU Denver graduates and actively seek out students like yourself for internship and employment opportunities.

Although this may not be an option for many of you, countries like Canada [have invited](https://www.ctvnews.ca/canada/some-undocumented-u-s-migrants-approved-for-temporary-canadian-visas-1.4246058) refugees and immigrants - especially those with college degrees - into their country. For questions about specific countries, and the immigration process, please refer to their [consulates](https://embassy.goabroad.com/embassies-in/united-states).

**Earning an income with DACA**

In 2012, the Obama administration implemented an administrative policy called “Deferred Action for Childhood Arrivals” (DACA). This policy provides “lawful presence” and a work permit for two years to eligible individuals; it also provides a regular social security number that can be used for identification and other purposes. The eligibility criteria for DACA are:

* under the age of 31 as of June 15, 2012
* Must have been arrived in the U.S. before reaching their 16th birthday
* also must have continuously lived in the U.S. since June 2007 until the present
* must be in school or have HS diploma/GED
* no criminal record or "threat to public safety"

For more information, visit [USCIS](https://www.uscis.gov/i-821d). When asked whether you “are legally authorized to work in the U.S.,” and you currently have DACA status, then simply answer “yes” and continue with the hiring process like any other employee.

**Earning an income without a social security number**

If you are undocumented and do not have a social security number, then you have some options, such as forming your own business or working as an independent contractor. During the interview/hiring process stage, UC Santa Barbara’s [*Undocumented Student Career Guide*](https://career.ucsb.edu/communities/undocumented-students/get-hired/#paragraph--type--book-blade) recommends the following:

*“If comfortable, you could disclose early to an employer and create a discussion about how to fill out an application and be seen as a candidate without committing document fraud. Once all application materials are received and you move through the traditional hiring/interview process, the next time your status will need to be discussed is during offer acceptance. […] You could discuss the potential of being hired as an independent contractor.”* (See more on that topic below.) *“Some employers may be unfamiliar with hiring independent contractors; when having these discussions be sure to do your own research into the process and consult with an employment lawyer if necessary.”*

**Important:** You should never use a made-up social security number, or a social security number belonging to a different person. Providing false information can impact your ability to pursue a permanent immigration status later on or create a number of legal problems.

**Q: Should I disclose my immigration status to a potential employer or client?**

When you are interviewing for a job or client, you are never required to discuss your status. As long as you are legally authorized to work in the U.S., immigration status is a protected class (just like age, race, or gender) and employer is not allowed to discriminate against you based on your immigration status.

**Q: What about employment-based visas?**

You may be looking for sponsorship through a potential employer for an employment-based visa; according to USCIS, *“Approximately 140,000 immigrant visas are available each fiscal year for noncitizens (and their spouses and children) who seek to immigrate based on their job skills. If you have the right combination of skills, education, and/or work experience and are otherwise eligible, you may be able to live permanently in the United States.”*

For folks who are undocumented and living in the U.S., it may or may not be possible to be sponsored for a work-based visa by an employer. This is a rare option, and for many, they may need to return to their home countries to apply for a work-based visa to work for a U.S. employer. This is risky and it is advisable to contact an attorney or legal specialist who is familiar with immigration and/or labor law before considering this option. Work authorization through programs such as DACA, VAWA, TPS, or similar programs is often the best option to live and work in the U.S. Some useful information can be found [here](https://www.peekandtoland.com/can-an-employer-sponsor-an-undocumented-immigrant/).

For employers looking to potentially sponsor a future employer for a work-based visa, please refer to [this guide](https://www.uscis.gov/sites/default/files/document/guides/E2en.pdf). According to USCIS, *“If the noncitizen is not already a permanent resident, you will need to file a petition so that the individual may obtain the appropriate immigrant or nonimmigrant classification.  You may choose to file an*[*immigrant petition (permanent)*](https://www.uscis.gov/working-in-the-united-states/permanent-workers)*or a*[*nonimmigrant petition (temporary*](https://www.uscis.gov/working-in-the-united-states/temporary-nonimmigrant-workers)*) on behalf of that employee.”* The process of sponsoring an employee is not easy, fast, or cheap, so if you are considering sponsorship and are new to the process, it is advisable to contact an attorney or legal specialist who is familiar with immigration and/or labor law.

**5. Working as an independent contractor in CO**

Independent contractors can earn an income in the U.S., but they are not employees – they typically work on a temporary or project basis, but may work for the same client, or many different clients, for many years. As an independent contractor, you are self-employed, and your client pays you for the result of the work you do, not how or when you do it. (For example, you may have to use your own materials or office space to complete the work.) Examples of typical independent contracting work include tutoring, computer/tech support, translation work, financial consulting, construction, or childcare. Instead of a social security number, independent contractors can use a social security number or an Individual Taxpayer Identification Number (ITIN) on their paperwork.

This table (adapted from Immigrants Rising’s [*Life After College*](https://immigrantsrising.org/wp-content/uploads/Immigrants-Rising_Life-After-College.pdf) describes some differences between independent contractors and employees:

|  |  |
| --- | --- |
| **Employee** | **Independent Contractor** |
| -continuing relationship with employee | -does the same work for multiple clients |
| -is given tools, materials, workspace etc.  | -has own tools/equipment, can hire, supervise, or pay assistants |
| -can quit at any time | -is liable for losses and debts due to unfinished projects |
| -must follow instructions about how, when, or where to work | -sets their own hours and schedule |
| -is trained by employer | -uses their own methods |

**Applying for and using an ITIN**

An independent contractor will need either a social security number or a renewable Individual Taxpayer Identification Number (ITIN) to get paid or file taxes. Here is some basic information about ITINs:

* **It was created for tax purposes.**  The ITIN program was created by the IRS in July 1996 so that foreign nationals and other individuals who are not eligible for a Social Security number (SSN) can pay the taxes they are legally required to pay.
* **ITINs are not SSNs.**  The ITIN is a nine-digit number that always begins with the number 9 and has a 7 or 8 in the fourth digit, for example 9XX-7X-XXXX.
* **Many immigrants have ITINs.**People who do not have a lawful status in the United States may obtain an ITIN. In addition, the following people are lawfully in the country and must pay taxes but *may not* be eligible for a SSN and may obtain an ITIN:
	+ A non-resident foreign national who owns or invests in a U.S. business and receives taxable income from that U.S. business, but lives in another country.
	+ A foreign national student who qualifies as a resident of the United States (based on days present in the United States).
	+ A dependent or spouse of a U.S. citizen or lawful permanent resident.
	+ A dependent or spouse of a foreign national on a temporary visa.

Source: <https://www.americanimmigrationcouncil.org/research/facts-about-individual-tax-identification-number-itin>

As of August 2017, the Internal Revenue Service (IRS) has issued nearly 24 million ITINs, and they are used by different types of workers and in different types of situations. Applying for an ITIN is not uncommon and shouldn’t be scary. The process of obtaining an ITIN involves presenting a packet of 3 items to the IRS:

→ The ITIN application (this is Form W-7, and it includes the instructions for where to mail the packet)

→ A signed tax return (this is important since it indicates that you owe taxes or are due a refund, which is why you need an ITIN)

→ Proof of Identity and proof of Foreign Status (a passport meets these requirements, although there are other options)

There are a number of organizations in the Denver area than can help you apply for and use an ITIN, such as the [Mi Casa Resource Center](https://micasaresourcecenter.org/) or the [Denver Asset Building Coalition](http://www.denverabc.org/help/more.htm#itin) (see below for contact information).

Colorado residents can also use the IRS field office to make an appointment and get help applying for an ITIN. You can look up Colorado Taxpayer Assistance Centers [here](https://www.irs.gov/help/contact-my-local-office-in-colorado):

**Denver Taxpayer Assistance Center (TAC)**

1999 Broadway, Denver CO 80202 (Tel. 303-446-1675; make appointment by calling 1-844-545-5640)

For more information about the Denver Taxpayer Assistance Center, or others located throughout Colorado, please visit <https://www.irs.gov/help/contact-my-local-office-in-colorado>

**Paying taxes**

If you have a social security number through DACA or have an ITIN, then you can and should pay taxes – not paying taxes on income in the U.S. could become a potential problem when you pursue a more stable immigration status. For more information on how to pay taxes without a social security number, you can contact the community organizations listed at the end of this section.

**Small business insurance**

Small businesses and their customers should – and in some cases must be – protected from loss. [Different types of small business insurance](https://doi.colorado.gov/insurance-products/other-products/small-business-insurance) exist – healthcare coverage, workers’ compensation, automobile or property insurance, business liability insurance, and many more. Those types of insurance can protect you and your client from unexpected events (fires, theft, natural disasters), injury or damage as a result of the businesses’ activities, and many other types of events. You should consult with an insurance broker as well as your specific business’ or licensure requirements to determine what type of coverage is required or recommended for your business.

**6. Starting your own business**

Immigrants Rising has created a very informative webinar on being undocumented and starting a business:

https://www.youtube.com/watch?v=1jOfNrS4Otw&feature=player\_embedded

Many independent contractors start their own business, and common types are the Limited Liability Corporation (LLC) or sole proprietorship. Although some fees and taxes are associated with such businesses, this can be a good option for your long-term professional life in the U.S. More information on how to form a sole proprietorship – the simplest form of a small business – and many other aspects of forming your own business can be found through the [Colorado Small Business Development Center](https://www.coloradosbdc.org/). Also, the [Mi Casa Resource Center](https://micasaresourcecenter.org/) offers free, bi-lingual workshops and small business counseling sessions and will be able to answer your questions, no matter what your immigration status may be. (See below for contact information.)

Please note that along with an ITIN, you may need a Federal Employer Tax ID Number (EIN, or Employer Identification Number). For information on the difference between an ITIN and EIN, see below.

**What is the difference between EIN and ITIN?**

From [Harvard Business Services, Inc.:](https://www.delawareinc.com/blog/ein-vs-itin/) “Many business owners and employees wonder about the differences between the Federal Employer Tax ID number (EIN) and the individual taxpayer identification number (ITIN). The Federal Tax ID Number, known as an EIN, is an identification number used by the IRS to administer tax laws. The Federal Tax ID Number is used to identify an entity to the IRS, banks and other businesses. Think of this number as the social security number for a business. This number is typically needed to operate your business in the United States, do banking in the United States, hire employees and file taxes with the IRS.” In other words, if you do not have a social security number and would like to operate a business that generates income, it is likely that you will need both an EIN and ITIN. Please consult with counselors from the [Mi Casa Resource Center](https://micasaresourcecenter.org/), [Denver ABC](http://www.denverabc.org/help/more.htm#itin), or similar organizations. (See below for contact information)

**7. Local resources and organizations that support small businesses and entrepreneurs**

### Join an entrepreneur community

Local

* [Women of Denver](https://www.thewomenofdenver.com/): Dedicated to helping women connect with each other, so they can develop new friendships, partnerships, and business opportunities
* [Local meetups of entrepreneurs](https://www.meetup.com/topics/entrepreneurship/us/co/denver/)

Virtual

* [Out in tech](https://outintech.com/): the world’s largest non-profit community of LGBTQ+ tech leaders
* [Techqueria](https://techqueria.org/): nonprofit that serves the largest global community of Latinx professionals in tech
* [Women who startup](https://www.womenwhostartup.com/): a Learning platform for a Global Community of Women Entrepreneurs and Innovators
* [Valence Community](https://valence.community/): This is a network for Black founders and mentors

### Share your idea and get feedback

* [1 million cups](https://www.1millioncups.com/denver): On Wednesdays, local Denverites connect & give feedback to startup presenters at Enterprise Coworking.
* [Startup Weekends](https://www.techstars.com/communities/startup-weekend): is a three-day program where aspiring entrepreneurs can experience startup life. In hundreds of cities around the world.
* [Denver Startup Week](https://www.denverstartupweek.org/): Find epic content during the Week and all year long, and grow your skill set on your terms. Coming up September 19-23

### Education & knowledge

* [Mi casa resource center](https://micasaresourcecenter.org/): Mission is to educate, train, and support youth and adults on their path to economic success. [Business consulting with Mi Casa](https://undocuhub.us/micasa-business/):
* Crunchbase platform: [Crunchbase University](https://sites.google.com/crunchbase.com/crunchbase-university/home). It features a number of instructional videos, and also links to our roadmap with upcoming releases and a feature request form.
* [SoGal Foundation hosts 250+ educational events](https://sogalacademy.teachable.com/) around the globe annually. SoGal Academy serves as a donation-based online platform to make these valuable events accessible to all.
* [Techstars Entrepreneurship Toolkit](https://toolkit.techstars.com/): Online educational resource to help you learn the fundamentals of entrepreneurship and accelerate your success.

### Running your business

* [Global EIR:](https://www.globaleir.org/) Helping entrepreneurs get their visas
* [Legalpad:](https://legalpad.io/) takes care of work visas for startups
* Curated list of education & community opportunities for all founders -[Check it out](https://airtable.com/shrvtqv9Z6LXOQIYM/tbl3WTECxp1PSxCuJ)
* Funding/capital resources for underrepresented founders - [Check it out](https://docs.google.com/spreadsheets/d/1y-yGq11tbVC3Ba_06uRDVu1yekTuvIOVhHK_pSONXxY/edit?usp=sharing)
* [Meet your mentor](https://mentorcloud.typeform.com/to/SOuVreP6) on Mentor Makers to access free tactical mentorship for your business, because one conversation can change your destiny.
* [Tech & Startup Resources](https://airtable.com/shriGZNUcSRn7Rbuu)
* [Guide: Finding the right tools](https://docs.google.com/document/d/1_ypP98w3iVJ9rIdLiXOqeSRqLjPxtMkF/edit?usp=sharing&ouid=111102229481872361738&rtpof=true&sd=true)

**8. Colorado driver’s license for Dreamers**

Colorado’s Dept. of Motor Vehicles will issue a license to those without a social security number if an applicant provides certain documentation, including proof of Colorado residency, proof of identity from your home country with name and date of birth (such as a passport), and an Individual Taxpayer Identification Number. However, this driver’s license cannot be used for federal identification purposes, such as flying out of an airport. (Use a passport for that purpose.) You can make an appointment (by calling 303-205-2335) to get a driver’s license at various locations throughout Denver; more information can be found here: <https://www.dmv.org/co-colorado/undocumented-resident-license.php>.

Also, starting in 2019, undocumented immigrants in Colorado can renew their driver’s licenses online (instead of having to make appointments at a limited number of locations). The new law will also allow a Social Security Number or ITIN to be used to obtain ID cards, instruction permits, or driver’s licenses. Undocumented immigrants, or DACA recipients whose status had ended, were previously required to provide proof of an ITIN to obtain a driver’s license, instruction permit, or identification card, but now a Social Security Number will be accepted as well - even if the user of the number is without legal status. More information can be found here: <http://coloradoimmigrant.org/licenses2019/>

**9. Professional licenses in CO**

Many professions, such as social workers, teachers, or nurses, require licenses. (A list of Colorado professional licenses is available [here](https://www.colorado.gov/pacific/dora/NewApps).) For example, a teacher’s license is provided through the Colorado Dept. of Education, while Colorado’s Department of Regulatory Agencies (DORA) provides and renews many other common licenses.

In May of 2021, Governor Polis signed into law Senate Bill [SB21-077](https://aclu-co.org/legislation/sb21-077-remove-lawful-presence-verification-credentialing/); this was an important development, as it removes all questions about “lawful presence” from such license applications. This makes it much easier for Coloradoans to apply for such professional licenses, independent of immigration status. **For all professional licenses provided by** [**Colorado’s Dept. of Regulatory Agencies**](https://dora.colorado.gov/) **and the** [**Colorado Dept. of Education**](https://www.cde.state.co.us/)**, an ITIN may be used in place of a Social Security Number, and the licensure process does not ask about “lawful presence” in the U.S.** (For many licenses, government-issued identification, background checks, and/or work authorization may still be a requirement.)

Important contacts:

Dept. of Regulatory Agencies: Customer Service, www.colorado.gov/pacific/dora, 303-894-7855

Mi Casa Resource Center: https://micasaresourcecenter.org/, (303) 573-1302

Colorado Immigrant Rights Coalition: www.coloradoimmigrant.org, (303) 922-3344

**IMPORTANT: professional and occupational license requirements – such as immigration status – vary state-by-state.** [**This overview**](http://www.ncsl.org/research/immigration/professional-and-occupational-licenses-for-immigrants.aspx) **and** [**this one**](https://cliniclegal.org/resources/professional-licenses-undocumented-immigrants) **provide state-by-state information.**

**Commercial Pilot License**

Some licenses require specific background checks and immigration statuses. At MSU Denver, commercial pilots are trained, and any non-U.S. citizen wishing to obtain a pilot’s license for aircraft under 12’500 lbs. can refer to AOPA’s guide on [“Aliens and non-U.S. Citizens Seeking Flight Training”.](https://www.aopa.org/advocacy/pilots/alien-flight-training-program/aliens-and-non-us-citizens-seeking-flight-training) (In short, specific security screening and steps for flight training are required for non-U.S. citizens.)

To work as a pilot for a U.S. airline, or as a flight instructor, you need to provide proof of eligibility to work in the U.S. (such as an employment authorization document, as provided through DACA); no specific citizenship requirements apply. For a full list of the requirements to obtain a Commercial Pilot License, refer to the [federal regulation](https://www.ecfr.gov/cgi-bin/text-idx?SID=641af96366de2d997167e88753d2d43c&mc=true&node=se14.2.61_1123).

**Nursing license**

Nursing licenses in Colorado are provided through the Dept. of Regulatory Agencies, and require the ability to legally work in the U.S., as well as a Social Security or ITIN number. Additional information on the licensing process can be found [here](https://www.colorado.gov/pacific/dora/Nursing_Applications).

**Licensed Counselors**

Much like nurses, licensed counselors (licensed psychologists, addiction counselors, social workers, therapists, etc.) are licensed through the Dept. of Regulatory Agencies. These licenses and require the ability to legally work in the U.S., as well as a Social Security or ITIN number. More information on professional counselor licenses can be found [here](https://www.colorado.gov/pacific/dora/Professional_Counselor).

**Teaching license**

In Colorado, teaching licensure is provided through the Department of Education; the types of teacher credentials, or licenses, are listed [here](https://www.cde.state.co.us/cdeprof/credentialtypes). A Social Security or ITIN number is required to apply.

**Law enforcement licenses**

There are a number of licenses available in the field of law enforcement, some of which might require citizenship (such as Sheriff or Sheriff’s Deputy), while others do not. The [Colorado Peace Officer Standards and Training](https://www.colorado.gov/pacific/post) Board is responsible for the training and licensing of these various law enforcement positions. A useful list of licenses and requirements is available here: <https://www.how-to-become-a-police-officer.com/states/colorado/>; citizenship requirements for law enforcement may vary state by state!

**10. Loans for Dreamers**

Getting a loan is important not just when you start a business, but also to build and increase your credit score, which is how banks rate you as a borrowing customer. This score can have a big impact on the amount and conditions connected to loans you may need in the future. (More information about financial stability and credit can be found in [Immigrants Rising’s “Capital and Financial Capital Guide](https://immigrantsrising.org/resource/credit-and-financial-capital-guide/).)

**Q: Can I get a loan without a social security number?**

Yes. Some financial institutions – such as [Fitzsimons Credit Union](http://www.fitzsimonscu.com) in Aurora – will not require a social security number, but instead allow you to use an ITIN apply for a loan. Also, anyone, regardless of legal status, may start a business and can use the business name and number (EIN) to access business credit without having to disclose personal immigration status.

Fitzsimons also offers the [DREAMer Loan Program](https://www.fitzsimonscu.com/DREAMer-Loan), which provides 0% loans specifically for immigration-related fees charged by USCIS.

Important contacts:

Fitzsimons Credit Union: www.fitzsimonscu.com, (303) 340-3343

Denver Asset Building Coalition: www.denverabc.org, 303-388-7030

Immigrant Rising: www.immigrantsrising.org

**11. Unemployment benefits for DACA recipients**

DACA recipients, green card holders (=permanent residents), refugees/asylees, VAWA recipients, and all others with work authorization are eligible to receive unemployment benefits in Colorado. Individuals without work authorization in the U.S. are not. You can apply for unemployment benefits here: https://cdle.colorado.gov/unemployment

**Q: Will unemployment benefits make me a “public charge” or endanger my immigration status?**

No. According to the U.S. Citizenship and Immigration Services policy manual (<https://www.uscis.gov/policy-manual/volume-8-part-g-chapter-10>), unemployment benefits are not considered “in the public charge inadmissibility determination as they are considered earned benefits.”